

AUGUST 2015

Serving
The Retired
Military
Communities
of Illinois,
Iowa,
Michigan,
Minnesota
& Wisconsin

HONORS

RETIREMENT ★ SERVICES ★ NEWSLETTER



Keeping You Alert Scams That Target Survivors

Life after the death of a loved one understandably can lead to a distracted state of mind. Unfortunately, distraction and vulnerability — two very normal side effects of grieving — can make you a target for scam artists.

Protect your Family, your identity, your finances and yourself as you go through your grieving journey. When in doubt about how to safeguard your personal information, turn to loved ones or professionals, like a financial counselor, for a second opinion.

Funeral and cemetery scams

You may be unfamiliar with funeral arrangements or military funeral honors. As a result, you'll likely put good faith in your funeral director or other Family members. Ultimately, though, the person designated by your loved one to make disposition is the only person who can make funeral and burial decisions. The military services cover most, if not all, funeral costs for active-duty service members, including military funeral honors and a burial flag. Your local County Veterans' Service Officer can identify military-related resources for a funeral and burial that are available to you. Feel free to contact your local County Veterans' Service Office to ask questions before agreeing to any added expense.

Also, remember that your service member's death is public knowledge. Do not give any personal

information or money to strangers at the funeral or those who may contact you by phone or email. Scammers may try to convince you that the deceased had an outstanding debt that needs to be repaid.



Scammers are always changing their tactics, so just because a situation doesn't fit any of these ploys doesn't mean it is legitimate. Take your time making decisions, and don't be afraid to ask questions that will ease your mind.

Unnecessary charges

Beyond your loved one's funeral and burial, scammers count on you not knowing what is accessible at no cost. Military records, for example, often are provided upon request at no cost to immediate Family members. To request a copy of your loved one's military record, you can contact the National Archives and Records Administration at 866-272-6272.

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Office Of The Commander

Dear Retiree/Survivor:

Thank you for your dedication to freedom. Our nation remains strong because we continue to find committed citizens who are willing serve our nation during times of peace and conflict.

The Fort McCoy Soldier for Life-Retirement Services Office (SFL-RSO) enjoys its responsibility to support the Retirees in our four-and-one-half-state area of oversight. We look forward to providing you with the finest support possible. The SFL-RSO service provider at Fort McCoy is Mitzi Hinton. She is a retired sergeant major; as such, she is conditioned to provide quality care to Soldiers. Mitzi can be reached at 800-452-0923, or by email at usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil. Challenge her to help you.

My sincere thanks go out to the entire military retired community for your commitment and dedication. You truly are great Americans.

FORT MCCOY – TOTAL FORCE TRAINING CENTER



Col. Steven W. Nott

Sincerely,

Steven W. Nott
Colonel, US Army
Commanding

Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Soldier for Life-Retirement Services Office (SLF-RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The SLF-RSO is located in Building 35, Fort McCoy, WI. We suggest that you call for an appointment prior to visiting the office.

You can contact us at: 1-800-452-0923 or via e-mail at: usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

The mailing address is:

Soldier for Life-Retirement Services Office
35 South M Street
Fort McCoy, WI 54656-5152



Letter From the Editor:

Greetings to the Fort McCoy Retiree/Survivor Community!

Welcome to the 2015 edition of the HONORS newsletter! This edition marks my second year as your Retirement Services Officer, and with great honor, I continue to be a resource for the Retiree Community. In 2014, the Army Retirement Services Office moved under the Army "Soldier for Life" (SFL) Program. The ultimate goal is to have "Soldiers for Life" with pride in their past military service who maintain a strong bond with the Army. Going forward, you will see the Retirement Services Office rebranded as the Soldier For Life-Retirement Services Office (SFL-RSO).

During this last year, I've had the opportunity to meet and assist many of you in person, via email or telephone. I hope that you have found my service to be thorough and effective. In the spirit of "still serving" I am mission capable and ready as a dedicated resource for the entire Fort McCoy Retiree Community on retirement-related matters.

As you know, the HONORS newsletter is intended to provide Retirees and their Families in the Fort McCoy service area with relevant information, to include important points of contact and updates to benefits and entitlements. Because this is an annual publication, changes often occur from the date of publication to the next year's edition. Every effort is made to ensure that the articles included in HONORS are both informative and accurate as of the publication date. Your comments regarding the newsletter are valued and encouraged; I always am looking for ways to improve. Please send your comments to Soldier For Life-Retirement Service Office, 35 South M Street, Fort McCoy, WI 54656-5152 or via email to usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

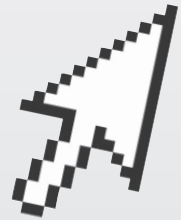
As with each edition of HONORS, I hope you find the information contained within to be enjoyable and meaningful. THANK YOU FOR YOUR SERVICE!



Mitzi S. Hinton
Soldier for Life-Retirement Services Officer
Fort McCoy, WI 54656

Newsletter & other information available on the internet

HONORS is an annual publication published each summer. It is distributed to all Army Retirees in receipt of retired pay, gray-area Retirees and Army surviving spouses residing in Wisconsin, Michigan, Minnesota, Iowa and the 32 northern-most counties of Illinois. HONORS also is available on the Fort McCoy website at www.mccoy.army.mil, then selecting Retirees, and then Soldier for Life-Retirement Services. This page also offers additional information on many other Retiree issues. Please utilize this site and share it with Retirees from other services.



www.mccoy.army.mil

How Do I Change My Mailing Address for HONORS?

Mailing addresses for HONORS come from the same sources as those for *Army Echoes*. Please refer to the following if you need to change your address:

- Retirees entitled to retired pay should mail changes to: DFAS, U.S. Military Retirement Pay, PO Box 7130, London, KY 40742-7130, call 1-800-321-1080, or fax to 1-800-469-6559.
- Surviving spouses in receipt of SBP should mail changes to: DFAS, U.S. Military Annuitant Pay, PO Box 7131, London, KY 40742-7131, call 1-800-321-1080, fax to 1-800-982-8459.
- Retirees entitled to retired pay and Survivor Annuitants also can access and make changes to their accounts

online. For those that have computer access this is the suggested means. Go to www.dfas.mil and select the icon "My Pay". If you already have a PIN you can access your account and make the appropriate change. If you do not have a PIN you can request one, and a temporary PIN will be mailed to you. The temporary PIN is good for your initial access, and you will be prompted to establish a permanent one.

- Retired reservists younger than age 60 should mail changes to: U.S. Army Human Resources Command, ATTN: AHRC-PDR-TR, 1600 Spearhead Division Avenue, Dept 482, Fort Knox, KY 40122-5402, or call 888-276-9472.

Military Installations in the Midwest★★★★★★★★★★★★★★★★★★★★

Many recreational activities, services and opportunities are available at any of the military installations in the Midwest. Following is a list of contact telephone numbers and Internet sites for the Fort McCoy service area.

Fort McCoy, Wisconsin

<http://mccoy.armymwr.com>

The following extensions begin 608-388-

Post Operator	2222
Army Community Service	3505
Auto Skills Center	3013
Commissary	3542
Legal Office	2165
Leisure Travel Services	3213
McCoy's Community Club	2065
MWR Car Wash	3213
Pine View Campground	3517
Post Exchange	4343
Recreation Center	3213
Rumpel Fitness Center	2290
Ski Chalet	2260

Rock Island Arsenal, Illinois

www.riamwr.com

Unless otherwise indicated the following extensions begin 309-782-

Post Operator	6001
Army Community Service	0829
Auto Skills Center	8631
Cannon Falls Driving Range	0090
Commissary	4614
Leisure Travel Services	5890
Fitness Center	6787
Health Benefit Adviser	0800
Outdoor Recreation	8630
Legal Office	1433
Leisure Travel Services	5890
Post Exchange	309-788-4940

Great Lakes Naval Station, Illinois

www.mwr.gl.com

Unless otherwise indicated the following extensions begin 847-688-

Base Operator	3500
Base Exchange	847-578-6103
Commissary	2644
Information/Tickets/Travel	3537
Legal Office	4753
Marina/Rental Center	5417
MWR	2110
RV Park	5417
Samuel Adams Brew Club	6946
Willow Glen Golf Course	4593

Selfridge Air National Guard Base, Michigan

www.detroitarsenalfmwr.com

Unless otherwise indicated the following extensions begin 586-239-

Post Operator	586-307-4011
Base Exchange	4614
Benefit Mulligan's Dining/ Catering	2337
Commissary	5570
FMWR	586-282-0992
Golf Course	4653
Health Benefit Adviser	586-282-5273
Legal Office	4078
Retiree Activity Office	5580



Midwest Area Retiree Councils ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

Fort McCoy currently supports seven Area Councils in the Midwest. These Area Councils are subordinate to the Fort McCoy Main Council, and each has representation on the Main Council.

Main and Area Council membership applications are available by contacting the Fort McCoy Soldier for Life-Retirement Services Office at 608-388-3716 or via email at usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

Being a member of a council offers Retirees an opportunity to stay involved with Retiree benefits and activities. It provides a valuable link through the chain of command and is a means of giving back to the Retiree community. Area Councils rely on Retirees in their local community to be effective; new members always are welcome. Vacancies exist in each of the Fort McCoy sponsored councils, so don't be shy! The Duluth Area Council especially is in need of new members and would be glad to hear from you.

Des Moines Area Council	515-277-6113
Duluth/Superior Area Council	218-722-0071
Lower Michigan Area Council	586-239-5580
Quad Cities Area Council	563-508-5123
Sheridan Area Council	262-639-7327
Twin Cities Area Council	763-516-2931
Wisconsin Area Council	414-630-2484

**Selfridge, MI – Tuesday-Friday,
0900-1500**
Selfridge Air National Guard Base
44195 Jefferson Avenue, Building 835
Email – selfrao@yahoo.com
www.detroitarsenalnmwr.com/community/rso.htm
586-239-5580



Scams That Target Survivors

(Continued from page 1) ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

For military records or anything else that you are about to pay for out of pocket, do the background research.

Phony charities

You may find yourself wanting to make a donation in your deceased service member's name or support a cause that gives back to other military Families.

A donation can be a positive legacy for your service member, and even a means of healing for you. Just make sure you entrust this responsibility to a reputable charity. You can use the information from the Federal Trade Commission (FTC) to help you determine that the charity you donate to is not a scam. The FTC can be reached at 202-326-2222.

Investment schemes

Processing finances after your loved one's death and funeral may seem like an overwhelming task. You may have questions about your survivor benefits, how these will change over time and the need to adjust your budget. The Survivor's Guide to Benefits and the Online Survivors Benefits Report from Military OneSource can help you understand how your finances will change moving forward. Financial counselors then can point you to sound investment opportunities.

Trust your instincts, and work directly with banks and credit unions. Protect your personal information, sharing it only when you feel comfortable with the organization you're working with. If consulting over the phone, never agree to invest or share personal information during a phone call that you did not initiate.

Financial uncertainty can be scary, but take a breath before rushing into an investment. Consult a Military OneSource financial counselor at 800-342-9647 or a personal financial manager at an installation near you for any questions you have along the way.

Dating scams

You eventually may feel ready for companionship. If and when you begin to open your heart again, be sure to protect your finances. Early in relationships look for red flags that may warn of a scam, like being:

- Asked for a large loan
- Encouraged to open joint accounts
- Asked to cover bills or other large or recurring expenses other than your own
- Questioned about your financial state before you're ready to discuss it



Trust the opinions of friends and Family who love you and want the best for you as you move into this new chapter of your life.

General good practices

As you manage your finances on your own, keep in mind that scammers can strike any time, not just following the death of a loved one.

Avoid:

- Predatory lending and payday loans
- Loan and credit scams that appear to be sponsored by the government
- Donations or investments with organizations that you do not initiate
- Companies with poor customer reviews

Consider:

- Identity-theft protection
- Fraud protection
- Recommendations from Family and friends
- Researching companies and checking on their Better Business Bureau affiliation

Again, support is available to you each step of the way from resources such as Military OneSource financial counselors and Installation resources, like Chaplains and Casualty Assistance Officers.



Since its launch in 2002, the Federal Long Term Care Insurance Program (FLTCIP) has offered active and retired members of the uniformed services and their Families the opportunity to take control of their future long-term care needs. Designed to be both flexible and affordable for a range of budgets, the program has grown to be the largest of its kind in the nation, with more than 273,000 enrollees. When enrollees are asked why they value the FLTCIP, the following reasons typically top the list.

The FLTCIP can give enrollees confidence that, if a long-term care event occurs, their insurance will help reimburse for care in the setting of their choice, whether at home, in an assisted-living facility, or in a nursing home. Both formal care from licensed professionals and informal care provided by friends and Family members are covered.

In fact, coverage for informal care has been a hallmark of the program from the start. By reimbursing friends and Family members who serve as caregivers, the FLTCIP makes it possible for enrollees to remain at home and avoid or postpone entering a facility. The importance of what's called "aging in place" (and receiving care from a familiar individual) is evident in the FLTCIP's claim history. Informal, home-based care is — and always has been — the number-one choice of enrollees receiving benefits.

The program can be especially attractive to individuals who value their independence and who may worry about relying on a spouse or children should they need care. Having such coverage helps spouses maintain their current lifestyle and minimizes the financial and emotional sacrifices adult children often are asked to make when a long-term care event occurs.

Another key to the program's success is its ability to help protect retirement income and savings from the high cost of care. Families who have experienced a long-term care event know that services can be expensive, and that costs continue to escalate. For instance, three years of care at home with a health aide, in an assisted-living facility, or in a nursing home can range from \$88,920 to more than \$248,000.

To learn more about the LTCIP's comprehensive benefits and features or to find out information on cost of care in your area, visit www.LTCFEDS.com

For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.



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Coverage for informal care has been a hallmark of the Federal Long Term Care Insurance Program from the start.

web:

<http://www.express-scripts.com>

<https://www.ebenefits.va.gov>



telephone:

HELPFUL TELEPHONE NUMBERS

AKO Help Desk	1-866-335-2769
Arlington National Cemetery	1-703-607-8585
Army Recreation Centers	
Hale Koa Hotel, Hawaii	1-800-367-6027
Edelweiss Lodge, Germany	011-49-8821-9440
Dragon Hill, Korea	011-822-7918-222
Shades of Green, Florida	1-888-593-2242
Armed Forces Retirement Homes	
Washington D.C.	1-800-422-9988
Gulfport, MS	1-800-422-9988
Combat Related Special Compensation	1-866-281-3254
DEERS (Update I.D. Records)	1-800-538-9552
Defense Finance & Accounting Office	1-800-321-1080
Delta Dental	1-888-838-8737
Express Scripts	1-877-363-1303
Federal Long Term Care Insurance	1-800-582-3337
Fort McCoy SFL-RSO	1-800-452-0923
Human Resource Command-Fort Knox	1-888-276-9472
myPay Customer Service	1-888-332-7411
Medicare Information	1-800-772-1213
National Archives & Records Administration (NARA)	1-866-272-6272
National Cemetery Scheduling Office	1-800-535-1117

Naval Ophthalmic Support & Training Activity (Military Eyeglasses)	1-757-887-7600
Retiree Mobilization	1-888-276-9472
Social Security Administration	1-800-772-1213
TRICARE North Region	1-877-874-2273
TRICARE South Region	1-800-444-5445
TRICARE West Region	1-888-988-9378
TRICARE for Life	1-866-773-0404
Thrift Savings Plan (TSP)	1-877-968-3778

Other Military Retired Affairs Offices

Air Force Service Center	1-800-525-0102
Coast Guard Pay & Personnel Center	1-800-772-8724
Marine Corps Reserve (Ret.)	1-800-255-5082
Marine Corps Active (Ret.)	1-703-784-9324
Marine Corps Records	1-800-268-3710
Navy Personnel Service Center	1-866-827-5672

Regional Commissaries

Crane NSWC, IN	1-812-854-3297
Ellsworth AFB, SD	1-605-385-4364
Fort McCoy, WI	1-608-388-3542
Grand Forks, AFB, ND	1-701-747-3083
Great Lakes, IL	1-847-688-2644
Harrison Village, IN	1-317-610-7202
Minot AFB, ND	1-701-723-4559
Offutt AFB, NE	1-402-294-6782
Rock Island, IL	1-309-782-4614
Scott AFB, IL	1-618-212-3898
Selfridge ANGB, MI	1-586-239-5570

SATO Travel	1-800-927-6343
Veterans Affairs Assistance Service	1-800-827-1000
Veteran Group Life Insurance (VGLI)	1-800-419-1473

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★★★★ **Military Trivia** ★★★★★

The oldest American military uniform item in continuous use are the gold buttons on the Marine Corps Dress Blue Uniform

I.D. Card Facilities/DEERS

Following is a listing of I.D. Card facilities within the Fort McCoy Midwest region. This listing is compiled from information available on the RAPIDS Site Locator website www.dmdc.osd.mil/rsl. Please remember that I.D. card support may not be available at all sites due to unit deployment. It is suggested that you call a site prior to traveling to ensure that their office is currently doing I.D. cards and to determine their operating procedures.

Illinois

Site Name

Armed Forces Reserve Center

182 MSS

183 MSS

416 ENCOM

85th Division

AG HQ State

Navy Operation Support Center

Navy Operation Support Center

Navy Operation Support Center

NTC Great Lakes

Rock Island Arsenal

Scott AFB

126 ARW

932nd AW

USACE (CAC Only)

City

Forest Park

Peoria

Springfield

Darien

Arlington Heights

Springfield

Chicago

Decatur

Peoria

Great Lakes

Rock Island

Scott AFB

Scott AFB

Scott AFB

Champaign

Service

USAR

ANG

ANG

USAR

USAR

ARNG

USNR

USNR

USNR

USN

USA

USAF

ANG

USAF

USA

Phone

708-209-2600

309-633-5181

217-757-1308

630-739-7509

847-506-7616

217-761-3443

847-688-3760

217-875-1733

309-697-5755

847-688-5550

309-782-0596

618-256-8897

618-222-5708

618-229-7531

217-373-6751

Iowa

Site Name

132 MSS

103 ESC

AG HQ State

649th RSG

USAR Center

67th Troop Command

2nd BCT 334th

City

Des Moines

Ft. Des Moines

Johnston

Cedar Rapids

Dubuque

Iowa City

Boone

Service

ANG

USAR

ARNG

USAR

USAR

ARNG

ARNG

Phone

515-261-8530

515-362-3614

515-252-4728

319-297-8688

563-556-2255

515-331-5603

515-432-5079

Michigan

Site Name

1/84th Division

110 FWMSS Battle Creek

Battle Creek Naval USMC

City

Livonia

Battle Creek

Battle Creek

Service

USAR

ANG

USMC

Phone

734-367-2425

269-969-3216

269-968-9216



127 Wing Selfridge ANGB
AG HQ State
Camp Grayling
Defense Logistics
Navy Operation Support Center
USA Garrison Detroit
USCG Air Station Traverse City
USCG Grand Haven
927 ARW AF Res
USA Tank Command
AG HQ
AG HQ (Dep 1)

Selfridge
Lansing
Grayling
Lansing
Saginaw
Warren
Traverse City
Grand Haven
Mt. Clemens
Warren
Ishpeming
Wyoming

ANG 586-239-4516
ARNG 517-481-9879
ARNG 989-344-6100
DLA 269-961-7002
USNR 989-754-3091
USA 586-282-5941
USCG 231-922-8227
USCG 616-850-2517
AFR 586-239-5473
USA 586-282-8074
ARNG 906-485-2532
ARNG 616-249-2615

Minnesota

Site Name

148 FW
934 AW
Navy Operation Support Center
372nd EN BDE
AG HQ State
Camp Ripley
367th Engineer Bn
HQ 1-151 FA

City

Duluth
Fort Snelling
Fort Snelling
Fort Snelling
St. Paul
Little Falls
St. Joseph
Montevideo

Service

ANG
ARNG
USNR
USAR
ARNG
ARNG
USAR
USAR

Phone

218-788-7212
612-713-1085
612-713-4892
612-713-3202
651-282-4579
320-616-2728
320-363-1505
320-269-9284

Wisconsin

Site Name

115 FSS
128th ARW
157th MED BDE
AG HQ State
AG HQ WIS (deployable)
Appleton NG
Fort McCoy
Navy Operation Support Center
Navy Operation Support Center
Wausau National Guard Armory

City

Madison
Milwaukee
Milwaukee
Madison
Chippewa Falls
Appleton
Fort McCoy
Green Bay
Milwaukee
Wausau

Service

ANG
ANG
USAR
ARNG
ARNG
USNG
USA
USNR
USNR
ARNG

Phone

608-245-4468
414-944-8245
414-961-8685
608-242-3420
715-720-3400
920-832-2718
608-388-4563
920-336-2444
414-744-9764
715-845-1011

★★

★★★★ Military Trivia ★★★★★

The Department of Defense employs about 1.8 million people on active duty. It is the largest employer in the United States, with more employees than Exxon, Mobil, Ford, General Motors, and GE combined.

TRICARE Corner★★★★★

TRICARE For Life

If you are contacted by a "call center" and encouraged to provide personal identifying information and health information, don't do it. TRICARE and its contractors never call and ask for personal and/or health information. Beneficiaries should be wary of unsolicited attempts by any entity asking for personal and/or health information, either by phone or in person.

The "call center" normally will cold call and say something like "I am a representative calling from Company XYZ, and we are calling to tell you about a benefit TRICARE will cover for a prescription that you are eligible for." They might even ask if you have certain medical issues or concerns. Next they say something like "TRICARE wants to get you taken care of. All we need are your doctor's name and your TRICARE information, and we will contact your doctor and get these medications or supplies out to you immediately and submit a claim." Again, do not give any information to these types of unsolicited requests for your personal and/or health information.



Should you receive a phone call with offers for unsolicited medical prescriptions, do not provide any information. Report the call to Express Scripts Inc. (ESI), the TRICARE pharmacy contractor, using their Fraud Tip Hotline at 1-866-759-6139. You also can talk to ESI about flagging your profile and rejecting attempts to bill for unsolicited medications. If you do receive unsolicited medication in the mail, you can refuse delivery.

"Beneficiaries should be wary of unsolicited attempts by any entity asking for personal and/or health information, either by phone or in person."

Information on all TRICARE benefits is available at www.tricare.mil or by contacting your regional health care contractor or local/installation service office listed below:

TRICARE North Region
877-874-2273
www.hnfs.com

TRICARE South Region
800-444-5445
www.humana-military.com

TRICARE West Region
877-988-9378
www.uhcmilitarywest.com

Selfridge ANGB Health Benefit Adviser
586-282-5273

Rock Island Arsenal Health Benefit Adviser
309-782-0800

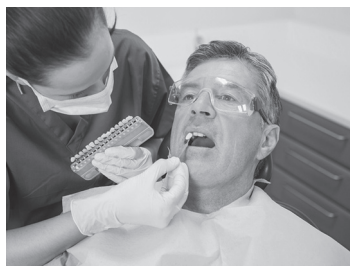


Managing your TRICARE

Retiree Dental Program Benefits at trdp.org

The dedicated website at trdp.org is your best resource for enrolling, using and managing all the benefits available to you under the TRICARE Retiree Dental Program (TRDP). The website makes it easy to get all the information you need to get the most value from your enrollment in the TRDP, online, at your convenience.

If you're not yet enrolled, the first item of business is located right on the home page—"Enroll Today!" Once you enroll, you'll want to "Find a Dentist," where you can search the directory and select a network dentist in your area so you can save the most money on your



The website makes it easy to get all the information you need online at your convenience.

out-of-pocket expenses. Next, go to the "Resources and Forms" and "Enrollee Support" sections to download your benefits booklet and a claim form. The "Enrollee Support" section also offers helpful information, such as how to access the government website where you can follow the simple instructions to print your enrollment card—even though an enrollment card is not necessary to use your TRDP benefits. You also can sign up through the website to receive important news updates that affect how your program is administered.

trdp.org offers you:

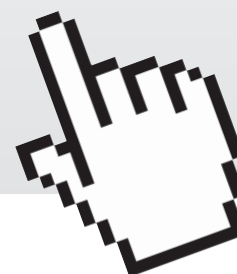
- An "Enroll Today" section with options that include online or paper enrollment
- Maximum savings when you "Find a Dentist" on our online directory of network dentists
- The ability to sign up for program news updates and read important articles on dental wellness
- The opportunity to learn about your benefits when you download your Benefits Booklet and other program documents from our "Resources and Forms" section
- Assistance by using our "Online Inquiry" function
- Answers to your many of your questions, located in our "Enrollee Support" section
- Management of your benefits when you register and log in to the Consumer Toolkit®

Consumer Toolkit®, allows you to view your very own program information. If you've enrolled in the TRDP but haven't yet used the Consumer Toolkit®, register for access to this valuable online resource.

Use the Consumer Toolkit® to help you manage your TRDP enrollment while enjoying enhanced, state-of-the art security of your personal information, 24 hours a day, seven days a week.

The Consumer Toolkit® offers you:

- Eligibility verification
- The dates of your last cleaning, exam and x-rays
- The ability to review your coverage levels and remaining maximums and deductibles
- Easy viewing of your processed claims and claim payments
- The convenience to "go paperless"—sign up to receive electronic Explanation of Benefits statements
- Your premium payment history



RETIREE APPRECIATION DAYS

**Please plan to attend
in your area.**



15

Fort McCoy, WI – September 11, 2015, 0700 –1500. Proper military identification is required for post entry, otherwise a day pass will be issued. Sign in begins in Bldg. 905 at 0700 followed by the program at 0800. The afternoon Benefit Fair will be held in Bldg. 90 from 1200-1500. **I will be having lunch on post YES NO (Please Circle One) at McCOYs for a reasonable price.** Coffee, water and donuts will be available during the morning session. For additional information, please call 800-452-0923. **Submit registration no later than Sept. 4, 2015.** You also may submit your registration via email at usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil

Mail Registration to: Retirement Service Office

35 South M Street
Fort McCoy, WI 54656-5152

Selfridge ANGB, MI – Sept. 19, 2015, 0800 –1530. Limited to 600 attendees. Joint dining facility, Bldg. 164. Additional information is available by contacting the Selfridge ANGB Retiree Activity Office at 586-239-5580. **Submit registration no later than Sept. 9, 2015** but please register as early as possible as registration is limited to the first 600 attendees. You may also submit your registration via email to selfrao@yahoo.com

Mulligans will serve coffee in the morning and a hot buffet-style lunch for \$12 per person. If interested, please include a check with your registration or send a separate check if you will be registering via email. Make checks payable to FMCLMRBC. Your cancelled check will be your receipt.

Mail Registration to: Retiree Activities Office

PO Box 450045
Selfridge ANGB, MI 48045

Twin Ports/Duluth, MN – Sept. 25, 2015, 0800 – 1300. Black Bear Carlton Casino, Twin Ports, Minnesota. There is no registration fee and coffee and refreshments will be provided. **Submit no later than Sept. 18, 2015.** For additional information please call 715-398-3152 or email twinsportrad@gmail.com

Mail Registration to: Retiree Appreciation Day

4221 East 2nd St
Superior, WI 54880

Rock Island Arsenal, IL – Oct. 24, 2015, 0800 –1200. Sign in begins at 0700 in Heritage Hall, Bldg. 60, Rock Island Arsenal, IL followed by the program at 0800. A photo I.D. is required for ALL personnel to access the installation. If you need a new/updated I.D. Card, call 309-782-0596 for an appointment. **Submit registration no later than Oct. 15, 2015.** Additional information is available by calling 563-508-5123.

Mail Registration to: Retiree Appreciation Day

2648 West 36th Street
Davenport, IA 52806-5223



Just So You Know?★★

Types of Retirement

Retirement Type	Basic Eligibility	Determination Criteria	Application Process
Regular Retirement	Completed 20 years of active service.	Based on salary and service information submitted by member's branch of service	Visit the Soldier for Life-Retirement Services Office website below for complete details: http://soldierforlife.army.mil/retirement or call 1-888-276-9472
Reserve Retirement	Completed 20 years of qualifying service; attained the eligibility age.	Based on salary and service information submitted by member's branch of service.	Visit the U.S. Army Human Resources Command website below for complete details: https://www.hrc.army.mil/tagd/reserve%20component%20retirements or call 502-613-8950
Temporary Disability Retirement List (TDRL)	Temporary disability rating, placed on retirement rolls by member's branch of service (max. of 5 years).	Based on disability determination by branch of service. Based on salary and service information submitted by member's branch of service.	Visit the U.S. Army Human Resources Command website below for complete details (TDRL & PDRL): https://www.hrc.army.mil/tagd/temporary%20disability%20retired%20list%20tdrl%20frequently%20asked%20questions or call 1-888-276-9472
Permanent Disability Retirement List (PDRL)	Permanent disability rating, placed on retirement rolls by member's branch of service.	Based on disability determination by branch of service. Based on salary and service information submitted by member's branch of service.	Visit the U.S. Army Human Resources Command website below for complete details (TDRL & PDRL): https://www.hrc.army.mil/tagd/temporary%20disability%20retired%20list%20tdrl%20frequently%20asked%20questions or call 1-888-276-9472
1993-2001 Temporary Early Retirement Authority (TERA)	At least 15 but less than 20 years of active service between 1993 and 2001. This program ended effective September 2002, and any future use must be approved by Congress.	Based on number of Soldiers needed to maintain force readiness. Based on salary and service information submitted by member's branch of service. Based on the legislation governing this special program.	Visit the U.S. Army Human Resources Command website below for complete details (TDRL & PDRL): https://www.hrc.army.mil/tagd/temporary%20disability%20retired%20list%20tdrl%20frequently%20asked%20questions or call 1-888-276-9472
2012-2018 Temporary Early Retirement Authority (TERA)	At least 15 but less than 20 years of active service between 2012 and 2018. This program is expected to end Dec. 31, 2018. Any future use must be approved by Congress.	Based on number of Soldiers needed to maintain force readiness. Based on salary and service information submitted by member's branch of service. Based on the legislation governing this special program.	Visit the U.S. Army Human Resources Command website below for complete details: https://www.hrc.army.mil/Milper/14-308 or call 502-613-6447 (Officers) 502-613-6732 (Enlisted) 703-607-0460 (National Guard Officers)

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Space-A Travel ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

Reminder To All Space-A Travelers:

Per DoD 4515.13-R, "C6.1.9. Conditions of Travel, there is no guaranteed space for any traveler. The Department of Defense is not obligated to continue an individual's travel or return him or her to point of origin, or any other point. Travelers shall have sufficient personal funds to pay for commercial transportation to return to their residence or duty station if space-available transportation is not available."

If you plan to travel Space-A, contact the Air Mobility Command (AMC) passenger terminal(s) where you plan to depart from. The terminal staff will have the most-current information available.



"The Department of Defense is not obligated to continue an individual's travel or return him or her to point of origin, or any other point."

SPACE-AVAILABLE TRAVEL REQUEST		INSERT HERE	
<small>This information is required for Space-Available travel registration. Upon completion, place the upper right corner of this form, and the back of your leave form into the date/time validator. Be sure to deposit one copy of this request into the box; retain a copy for the Space-A roll call. Space-A sign-up is good for a 60-day period, or when your leave expires, whichever comes first. For facsimile (fax) requests, telefax header will establish date/time of sign-up.</small>			
PLEASE PRINT CLEARLY			
1. RANK/GRADE			
2. LAST NAME	FIRST NAME	MI	3. SEATS REQUIRED
4. TRAVEL STATUS (Type of Leave)			FOR OVERSEAS TRAVEL:
<input type="checkbox"/> CATEGORY I -- Civ, Mil and Dependent on Emergency Leave <input type="checkbox"/> CATEGORY II -- Environmental Morale Leave (EML) <input type="checkbox"/> CATEGORY III -- Active Duty on Ordinary Leave / House Hunting <input type="checkbox"/> CATEGORY IV -- (EML) Unaccompanied Dependents <input type="checkbox"/> CATEGORY V -- Permissive TDY or TAD / Student Travel / Overseas Command - Sponsored Dependents <input type="checkbox"/> CATEGORY VI -- Retired Military / Reserves			Border Clearance Documents Current? <input type="checkbox"/> YES <input type="checkbox"/> NO
5. SERVICE: <input type="checkbox"/> ARMY <input type="checkbox"/> NAVY <input type="checkbox"/> AF <input type="checkbox"/> MARINES <input type="checkbox"/> OTHER			
6. DATE LEAVE BEGINS (Active Duty Only)		7. DATE LEAVE ENDS (If extended, you must notify PSC before this date)	
8. COUNTRY CHOICES (List up to 5)			
9. LIST NAMES OF DEPENDENTS TRAVELING AND TYPE OF PASSPORT (US or Foreign)			
10. You must be on leave or pass status at the time you register for Space-Available travel and must remain in such status when awaiting and/or have been accepted for Space-Available travel. Transportation via DOD-owned or controlled aircraft cannot be for personal gain, or in connection with business of any nature. Any violation of the above could result in billing and/or punitive action.			
<small>NOTE: BORDER CLEARANCE REQUIREMENTS VARY BY COUNTRY. IF YOU ARE UNSURE OF THE SPECIFIC REQUIREMENTS FOR YOUR DESIRED DESTINATION, CONTACT THE NEAREST AMC PASSENGER TERMINAL FOR ASSISTANCE.</small>			

AMC FORM 140, 20131213

PREVIOUS EDITIONS OBSOLETE

AMC COPY

AMC Terminal

**Baltimore-Washington
IAP, Maryland**

Dover AFB, Delaware

Fairchild AFB, Washington

Jacksonville NAS, Florida

JB Andrews, Maryland

JB Charleston, South Carolina

JB Lewis-McChord, Washington

**JB McGuire-Dix-Lakehurst
New Jersey**

Little Rock AFB, Arkansas

MacDill AFB, Florida

McConnell AFB, Kansas

NS Norfolk, Virginia

Pope Field, North Carolina

Scott AFB, Illinois

Seattle-Tacoma IAP, Washington

Travis AFB, California

Telephone

410-918-6900

302-677-4088

509-247-3406

904-542-8159

301-961-3604

843-963-3048

253-982-7259

609-754-5023

501-987-3342

813-828-2440

316-759-5404

757-444-4118

910-394-6527

618-256-3017

253-982-3504

707-424-1854

**Visit the AMC website for OCONUS -
Overseas terminals and contact information:
<http://www.amc.af.mil/amctravel>**

Sample AMC 140 form, not for use.



Benefit Information ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

Benefits By State

	ILLINOIS	IOWA	MICHIGAN	MINNESOTA	WISCONSIN
State Income Taxes	Military retirement pay is tax exempt. Retirement benefits passed to other beneficiaries may be taxed. Verify each year with tax professional.	Military retirement pay is tax exempt. Retirement benefits passed to other beneficiaries may be taxed. Verify each year with tax professional.	Military retirement pay is tax exempt. Retirement benefits passed to other beneficiaries may be taxed. Verify each year with tax professional.	Military retirement pay is taxable. Verify each year with tax professional.	Military retirement pay is tax exempt. Retirement benefits passed to other beneficiaries may be taxed. Verify each year with tax professional.
Dept. of Motor Vehicle (Service Plates Available per State)	<ul style="list-style-type: none"> • Medal of Honor • U.S. Army Veteran • Retired Armed Forces • Disabled Veteran • Ex-Prisoner of War • Pearl Harbor Survivor • Gold Star 	<ul style="list-style-type: none"> • Veteran • Purple Heart • Ex-Prisoner of War • Silver Star • Bronze Star • Medal of Honor • Legion of Merit • Pearl Harbor Survivor • Disabled Veteran • Gold Star Family • Retired Armed Services • Armed Forces 	<ul style="list-style-type: none"> • Army Veteran • Combat Wounded Veteran • Ex-Prisoner of War • Disabled Veteran • Medal of Honor • Gold Star Family • WWII Veteran • Korean War • Vietnam Service Medal • Grenada Conflict • Panama Conflict • Persian Gulf • Somalia Conflict • Afghanistan Conflict • Iraq Conflict 	<ul style="list-style-type: none"> • Women's Veteran • Proud to be a Veteran • Medal of Honor • Silver Star • Bronze Star • Combat Wounded (Purple Heart) • Pearl Harbor Survivor • WWII • Korea • Vietnam • Laos War • Gulf War • Global War on Terrorism • Iraq • Afghan • Ex-POW • Gold Star Family 	<ul style="list-style-type: none"> • Wisconsin Salutes Veterans • Veterans/Military • Disabled Veteran • Gold Star • Ex-Prisoner of War • Medal of Honor • Veteran Motorcycle
Misc. Benefits	Bonus payments for WWII Service, Korean, Vietnam, Persian Gulf, ONE, OIF (Contact IL Dept. of Veteran Affairs 217-782-6641)	Veterans Trust Fund for need-based assistance (Contact Iowa Dept. of Veterans Affairs 515-727-3440)	\$300 Burial Benefit (Contact the local County Veterans' Service Office for details)	Short-term need-based financial assistance (Contact the local County Veterans' Service Office for details)	Need-based financial assistance to Veterans and Family Members (Contact the local County Veterans' Service Office for details)

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HONORS

Military Personnel Division
ATTN: IMMC-HRM-P
2187 South J. Street
Fort McCoy, Wisconsin 54656-5150

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La Crosse, WI
Permit No. 190



**Serving The Retired Military Communities
of Illinois, Iowa, Michigan, Minnesota
& Wisconsin**



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